

Investment Results¹

Periods Ending September 30, 2005 Fund (inception date)	Year- To-Date 01/05-09/05	Rolling Return 09/04-09/05	Average Annual Return			
			3 Years	5 Years	10 Years	Since Inception
Money Market and GIC Funds						
Vanguard Prime Money Market Fund-Inst.(10/03/89)	2.20%	2.69%	1.68%	2.50%	4.05%	4.57%
Stable Return Fund ²	3.38%	4.50%	4.55%	5.11%	5.81%	----
Lipper Money Market Funds Avg. ³	1.57%	1.85%	0.95%	1.72%	3.36%	----
Five-Year Constant Maturity Treasury ³	2.97%	4.05%	4.50%	4.96%	5.57%	----
Bond Funds						
Vanguard Total Bond Market Index-Inst.(9/18/95)	1.83%	2.83%	3.94%	6.25%	6.40%	6.39%
T. Rowe Price New Income Fund (8/31/73)	2.18%	3.56%	4.71%	6.48%	5.84%	8.07%
Lehman Brothers Aggregate Bond Index ³	1.82%	2.80%	3.96%	6.62%	6.55%	----
Bond and Stock Fund						
Fidelity Puritan Fund (4/16/47)	2.45%	9.11%	13.51%	5.07%	9.00%	11.21%
Growth Stock Funds						
Vanguard Institutional Index Fund (7/31/90)	2.77%	12.26%	16.70%	-1.48%	9.55%	10.83%
Legg Mason Value Trust FI (03/23/01)	-0.21%	14.99%	22.68%	2.07%	15.04%	5.84%
LSV Value Equity Fund(3/31/1999)	8.70%	18.82%	22.15%	11.71%	----	9.99%
Wells Fargo Large Co. Growth Fund (11/11/94)	1.22%	10.73%	13.16%	-7.48%	8.54%	10.57%
Columbia Acorn Fund (6/10/70)	9.72%	23.37%	27.78%	12.74%	15.62%	16.38%
Ariel Fund (11/6/86)	2.60%	11.54%	17.66%	14.28%	15.01%	14.02%
Provident Small Cap Growth Fund (9/30/93)	2.38%	17.54%	19.07%	-5.76%	7.25%	9.24%
S&P 500 Stock Index ³	2.77%	12.25%	16.72%	-1.49%	9.49%	----
Russell 2000 Index ³	4.02%	17.75%	24.89%	15.18%	13.33%	----
International Stock Fund						
T. Rowe Price International Stock Fund (5/9/80)	10.05%	25.78%	21.30%	-0.27%	5.23%	10.94%
Lipper Intn'l Large Cap Growth Funds Index ³	8.73%	23.61%	19.97%	-2.31%	4.14%	----
T. Rowe Price Retirement Funds						
Retirement Income (09/30/02)	3.15%	8.61%	10.52%	—	—	10.52%
Combined Index Portfolio Income ³	3.14%	8.07%	9.34%	—	—	—
Retirement 2005 (02/27/04)	3.50%	10.97%	—	—	—	6.76%
Combined Index Portfolio 2005 ³	3.48%	10.32%	—	—	—	—
Retirement 2010 (09/30/02)	3.77%	12.09%	14.83%	—	—	14.83%
Combined Index Portfolio 2010 ³	3.79%	11.47%	13.94%	—	—	—
Retirement 2015 (02/27/04)	3.91%	12.97%	—	—	—	7.97%
Combined Index Portfolio 2015 ³	3.96%	12.32%	—	—	—	—
Retirement 2020 (09/30/02)	4.16%	14.12%	17.19%	—	—	17.19%
Combined Index Portfolio 2020 ³	4.11%	13.19%	15.99%	—	—	—
Retirement 2025 (02/27/04)	4.13%	14.90%	—	—	—	8.99%
Combined Index Portfolio 2025 ³	4.31%	14.22%	—	—	—	—
Retirement 2030 (09/30/02)	4.52%	15.95%	18.76%	—	—	18.76%
Combined Index Portfolio 2030 ³	4.58%	15.16%	17.98%	—	—	—
Retirement 2035 (02/27/04)	4.49%	15.96%	—	—	—	9.35%
Combined Index Portfolio 2035 ³	4.59%	15.17%	—	—	—	—
Retirement 2040 (09/30/02)	4.56%	15.96%	—	—	—	18.87%
Combined Index Portfolio 2040 ³	4.59%	15.17%	—	—	—	—
Retirement 2045 (05/31/05)	—	—	—	—	—	5.90%
Combined Index Portfolio 2045 ³	—	—	—	—	—	—

¹Total return on investment is the actual change in the value of the securities in the portfolio. It includes the reinvestment of dividends and capital gain distributions as well as changes in the net asset value (price per share). The average annual total returns are for historical periods and include changes in share price and reinvestment of dividends and capital gains, if any. Average annual total returns for more than one year assume a steady compounded rate of return and are not the fund's year-by-year results, which varied over the periods shown.

²The Stable Return Fund produced an annualized return of 4.58% for the quarter ending September 30, 2005.

³This is not an available fund, but rather a benchmark for comparison of fund performance.